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Form finmgtc

## UNITED STATES BANKRUPTCY COURT

District of New Jersey 401 Market Street Camden, NJ 08102

Case No.: 20-16247-JNP

Chapter: 13

Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael D Stanton
1997 Kingsford Lane
Atco, NJ 08004–1761

Michelle C Stanton
1997 Kingsford Lane
Atco, NJ 08004–1761

Atco, NJ 08004–1761

Social Security No.:

xxx-xx-4361 xxx-xx-7285

Employer's Tax I.D. No.:

# NOTICE OF FAILURE TO FILE DEBTOR'S CERTIFICATION OF COMPLETION OF INSTRUCTIONAL COURSE CONCERNING FINANCIAL MANAGEMENT

To receive a discharge each individual debtor must participate in a personal financial management course. The course provider may file a Certificate of Debtor Education, or the debtor must file a *Debtor's Certification of Completion of Instructional Course Concerning Financial Management* (Official Form B23) proving compliance with the financial management course requirement for discharge (each debtor in a joint case must file a separate Certification). The Certification must be filed by:

Chapter 13: [No Later than the date you make the last payment under your plan.]

To date the court has not received the above document from the debtor(s), nor has it received a Certificate of Debtor Education from a course provider. If the court does not receive the document(s) within the time frame set forth above, your case will be closed without entry of the discharge. If the case is closed without entry of the discharge you must file a Motion To Reopen to allow for the filing of the document(s) and pay the applicable filing fee.

Dated: July 20, 2020

JAN: admi

Jeanne Naughton Clerk

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United States Bankruptcy Court District of New Jersey

In re: Michael D Stanton Michelle C Stanton Debtors

Case No. 20-16247-JNP

Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1 User: admin Page 1 of 1 Date Rcvd: Jul 20, 2020

Form ID: finmgtc Total Noticed: 4

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on

Jul 22, 2020.

1997 Kingsford Lane, Atco, NJ 08004-1761 db #Michael D Stanton. Atco, NJ 08004-1761 1997 Kingsford Lane, jdb Michelle C Stanton,

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. U.S. Attorney, 970 Broad St.,

E-mail/Text: usanj.njbankr@usdoj.gov Jul 20 2020 23:44:26 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 20 2020 23:44:23 United States Trustee sma

Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 22, 2020 Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)

system on July 20, 2020 at the address(es) listed below: Denise E. Carlon on behalf of Creditor

Specialized Loan Servicing, LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com

on behalf of Joint Debtor Michelle C Stanton moshe@mosherothenberg.com, Moshe Rothenberg

alyson@mosherothenberg.com;ajohn880@gmail.com

Moshe Rothenberg on behalf of Debtor Michael D Stanton moshe@mosherothenberg.com,

alyson@mosherothenberg.com;ajohn880@gmail.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5